

Fill in this information to identify the case:

Debtor 1	Daniel A. Martinez
Debtor 2 (Spouse, if filing)	Kimberly A. Martinez
United States Bankruptcy Court for the: Eastern District of Michigan (State)	
Case number 16-50782-lsg	

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor:	U.S. Bank Trust National Association, not in its individual capacity but solely as trustee for LB-Igloo Series IV Trust	Court claim no. (if known): 19-1
Last 4 digits of any number you use to identify the debtor's account:	4 5 8 0	
Property address:	28336 Hunter Court Number Street	
	Flat Rock MI 48134 City State ZIP Code	

Part 2: Prepetition Default Payments

Check one:

- Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 4869.78
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 1412.89
- c. **Total.** Add lines a and b. (c) \$ 6282.67

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 05 / 01 / 2022
MM / DD / YYYY

Debtor 1

Daniel A. Martinez

First Name

Middle Name

Last Name

Case number (if known) 16-50782-lsg

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Molly Slutsky Simons

Signature

Date 07 / 13 / 2022

Print

Molly Slutsky Simons

First Name

Middle Name

Last Name

Title Attorney for Creditor

Company

Sottile and Barile, Attorneys at Law

If different from the notice address listed on the proof of claim to which this response applies:

Address

394 Wards Corner Road, Suite 180

Number Street

Loveland

OH

45140

City

State

ZIP Code

Contact phone (513) 444 - 4100

Email bankruptcy@sottileandbarile.com



Loan#	[REDACTED]
Borrower:	Martinez
Date Filed:	7/31/2016
BK Case #	16-50782
1st Post Petition Due Date:	8/1/2016
POC covers:	Fees/Costs Only
MOD EFFECTIVE DATE:	

PAYMENT CHANGES				
DATE	P&I	Escrow	TOTAL	Reference
08/01/16	1,091.19	745.83	1,837.02	Payment listed in POC
08/01/17	1,091.19	649.34	1,740.53	NOPC filed with the court
08/01/18	1,091.19	658.44	1,749.63	NOPC filed with the court
09/01/19	1,091.19	850.52	1,941.71	NOPC filed with the court
09/01/20	1,091.19	815.76	1,906.95	NOPC filed with the court
		0.00		
		0.00		
		0.00		
		0.00		
		0.00		

Date	Amount Recvd	Payment Type	Post Petition Due Date	Contractual Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Suspense Balance	POC DATE PAID	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Fee/Escrow Deposit	Comment	
Beginning Suspense Balance					\$0.00				\$0.00				\$0.00	\$0.00			
8/30/2016	\$1,837.02	Post	8/1/16	8/1/16	\$1,837.02	\$0.00			\$0.00				\$0.00	\$0.00			
8/31/2016	-\$1,837.02	Reversal	(8/1/16)	(8/1/16)	-\$1,837.02	\$0.00			\$0.00				\$0.00	\$0.00			
9/27/2016	\$1,837.02	Post	8/1/16	8/1/16	\$1,735.53	\$101.49	\$101.49		\$101.49				\$0.00	\$0.00			
9/30/2016	\$1,837.02	Post	9/1/16	9/1/16	\$1,735.53	\$101.49	\$101.49		\$202.98				\$0.00	\$0.00			
10/29/2016	\$1,837.02	Post	10/1/16	10/1/16	\$1,735.53	\$101.49	\$101.49		\$304.47				\$0.00	\$0.00			
11/28/2016	\$1,837.02	Post	11/1/16	11/1/16	\$1,735.53	\$101.49	\$101.49		\$405.96				\$0.00	\$0.00			
2/9/2017	\$1,840.00	Post	12/1/16	12/1/16	\$1,735.53	\$104.47	\$104.47		\$510.43				\$0.00	\$0.00			
3/31/2017	\$1,750.00	Post	1/1/17	1/1/17	\$1,735.53	\$14.47	\$14.47		\$524.90				\$0.00	\$0.00			
4/13/2017	\$3,489.06	Post	2/1/17	2/1/17	\$1,735.53	\$1,753.53	\$1,753.53		\$2,278.43				\$0.00	\$0.00			
4/13/2017		Post	3/1/17	3/1/17	\$1,735.53	-\$1,735.53		\$1,735.53	\$542.90				\$0.00	\$0.00			
4/28/2017	\$1,750.00	Post	4/1/17	4/1/17	\$1,735.53	\$14.47	\$14.47		\$557.37				\$0.00	\$0.00			
6/9/2017	\$1,750.00	Post	5/1/17	5/1/17	\$1,735.53	\$14.47	\$14.47		\$571.84				\$0.00	\$0.00			
6/30/2017	\$1,750.00	Post	6/1/17	6/1/17	\$1,735.53	\$14.47	\$14.47		\$586.31				\$0.00	\$0.00			
8/21/2017	\$1,750.00	Post	7/1/17	7/1/17	\$1,735.53	\$14.47	\$14.47		\$600.78				\$0.00	\$0.00			
9/16/2017	\$1,750.00	Post	8/1/17	8/1/17	\$1,740.53	\$9.47	\$9.47		\$610.25				\$0.00	\$0.00			
9/30/2017	\$1,750.00	Post	9/1/17	9/1/17	\$1,740.53	\$9.47	\$9.47		\$619.72				\$0.00	\$0.00			
11/15/2017	\$1,750.00	Post	10/1/17	10/1/17	\$1,740.53	\$9.47	\$9.47		\$629.19				\$0.00	\$0.00			
1/8/2018	\$1,750.00	Post	11/1/17	11/1/17	\$1,740.53	\$9.47	\$9.47		\$638.66				\$0.00	\$0.00			
2/27/2018	\$1,740.00	Post	12/1/17	12/1/17	\$1,740.53	-\$0.53		\$0.53	\$638.13				\$0.00	\$0.00			
3/5/2018	-\$1,740.00	Reversal	(12/1/17)	(12/1/17)	-\$1,740.00	\$0.00	\$0.53		\$638.66				\$0.00	\$0.00			
3/6/2018	\$1,740.53	Post	12/1/17	12/1/17	\$1,740.53	\$0.00			\$638.66				\$0.00	\$0.00			
3/31/2018	\$1,750.00	Post	1/1/18	1/1/18	\$1,740.53	\$9.47	\$9.47		\$648.13				\$0.00	\$0.00			
5/14/2018	\$1,850.00	Post	2/1/18	2/1/18	\$1,740.53	\$109.47	\$109.47		\$757.60				\$0.00	\$0.00			
6/15/2018	\$1,850.00	Post	3/1/18	3/1/18	\$1,740.53	\$109.47	\$109.47		\$867.07				\$0.00	\$0.00			
7/9/2018	\$1,750.00	Post	4/1/18	4/1/18	\$1,740.53	\$9.47	\$9.47		\$876.54				\$0.00	\$0.00			
7/30/2018	\$4,726.94	Post	5/1/18	5/1/18	\$1,740.53	\$2,986.41	\$2,986.41		\$3,862.95				\$0.00	\$0.00			
7/30/2018		Post	6/1/18	6/1/18	\$1,740.53	-\$1,740.53		\$1,740.53	\$2,122.42				\$0.00	\$0.00			
7/30/2018		Post	7/1/18	7/1/18	\$1,740.53	-\$1,740.53		\$1,740.53	\$381.89				\$0.00	\$0.00			
8/2/2018	\$4,726.94	Post	8/1/18	8/1/18	\$1,749.63	\$2,977.31	\$2,977.31		\$3,359.20				\$0.00	\$0.00			
8/3/2018	-\$4,726.94	Reversal	(8/1/18)	(8/1/18)	-\$1,749.63	-\$2,977.31		\$2,977.31	\$381.89				\$0.00	\$0.00			
8/10/2018		APO	C/O entered granting MFR Atty Fees			\$0.00				\$381.89				\$0.00	\$0.00		
8/30/2018	\$1,755.00	Post	8/1/18	8/1/18	\$1,749.63	\$5.37	\$5.37		\$387.26				\$0.00	\$0.00			
9/29/2018	\$1,850.00	Post	9/1/18	9/1/18	\$1,749.63	\$100.37	\$100.37		\$487.63				\$0.00	\$0.00			
10/30/2018	\$1,850.00	Post	10/1/18	10/1/18	\$1,749.63	\$100.37	\$100.37		\$588.00				\$0.00	\$0.00			
11/6/2018	-\$1,850.00	Reversal	(10/1/18)	(10/1/18)	-\$1,749.63	-\$100.37		\$100.37	\$487.63				\$0.00	\$0.00			
11/19/18	\$1,850.00	Post	10/1/18	10/1/18	\$1,749.63	\$100.37	\$100.37		\$588.00				\$0.00	\$0.00			
11/29/2018	\$1,850.00	Post	11/1/18	11/1/18	\$1,749.63	\$100.37	\$100.37		\$688.37				\$0.00	\$0.00			
1/21/2019	\$1,750.00	Post	12/1/18	12/1/18	\$1,749.63	\$0.37	\$0.37		\$688.74				\$0.00	\$0.00			
2/5/2019	\$1,750.00	Post	1/1/19	1/1/19	\$1,749.63	\$0.37	\$0.37		\$689.11				\$0.00	\$0.00			
4/1/2019	\$1,750.00	Post	2/1/19	2/1/19	\$1,749.63	\$0.37	\$0.37		\$689.48				\$0.00	\$0.00			
4/29/2019	\$1,750.00	Post	3/1/19	3/1/19	\$1,749.63	\$											

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
DETROIT DIVISION**

In Re:

Case No. 16-50782-lsg

Daniel A. Martinez
Kimberly A. Martinez

Chapter 13

Debtors.

Judge Lisa S. Getchko

PROOF OF SERVICE

The undersigned does hereby certify that a copy of the Response to Notice of Final Cure Payment has been duly electronically serviced, noticed or mailed via U.S. First Class Mail, postage prepaid on July 13, 2022 to the following:

Daniel A. Martinez, Debtor
28867 Telegraph Rd.
Flat Rock, MI 48134

Kimberly A. Martinez, Debtor
28336 Hunter Court
Flat Rock, MI 48134

Charles J. Schneider, Debtors' Counsel
notices@cschneiderlaw.com

Bryan Yaldou, Debtors' Counsel
Bryan.valdou@gmail.com

David Wm. Ruskin, Trustee
Ecf-emails@det13.com

United States Trustee's Office
(registeredaddress)@usdoj.gov

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (OH 0083702)
Sottile & Barile, Attorneys at Law
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com
Attorney for Creditor